

# LOAN PROCESS TIMELINE

HERE'S WHAT YOU CAN EXPECT FROM NOW UNTIL CLOSING!

## DISCLOSURES + E-SIGN

- Finalize your loan application with help from your loan officer
- Contact our team if you haven't yet set up a free LoanFly® Borrower Portal account
- **For a faster process, e-sign all disclosures and upload requested documents to LoanFly® Borrower Portal**

## SETUP

- A Setup Team Member reviews documents you submitted and orders third-party verifications
- Your loan file is submitted to the Processing Team

## PROCESSING + UNDERWRITING

- The processor reviews your loan file and works closely with the underwriter to ensure all required items are submitted
- The underwriter may request additional items, clarification, or updated info - or they will approve your loan for closing
- Once conditions and documents are in, our team sends you your final loan terms

## FINAL LOAN APPROVAL

- Review your final loan terms, and contact your loan officer with any questions
- The closer takes over your loan file and creates the final loan documents
- **E-sign the Closing Disclosure promptly to keep your closing on track**

## CLOSING

- The closer coordinates the final figures with the title company
- Escrow will call you to set up a signing appointment and confirm your final cash to close

## WELCOME HOME!

- On the big day, bring your driver's license and closing cost payment
- Sign final documents, then get the keys to your new home

*Congratulations,  
you're a homeowner!*



### SAUL BAILEY

Mortgage Consultant | NMLS 114610

Washington: 425.750.2594

Idaho: 208.789.6405

saul@saulbaileyteam.com | [www.SaulBaileyTeam.com](http://www.SaulBaileyTeam.com)

Powered By



**Cornerstone®**  
HOME LENDING



**SAUL BAILEY | TEAM**

Solid Advice. Sound Solutions. Snappy Service.



1200 Westlake Avenue N., Suite 801 | Seattle, Washington 98109 • 1015 S. Bridgeway Place, Suites 222, 223, 225 | Eagle, Idaho 83616  
Cornerstone Home Lending, a Division of Cornerstone Capital Bank, SSB. Cornerstone Capital Bank, SSB. Member FDIC. NMLS ID# 2258.  
Not a commitment to lend. Borrower must meet qualification criteria.